

**PRESS RELEASE**  
**BILL NETTLES**  
**UNITED STATES ATTORNEY**  
**DISTRICT OF SOUTH CAROLINA**

---

1441 Main Street \* Suite 500 \* Columbia, SC 29201 \* (803) 929-3000

---

May 2, 2012

**FOR IMMEDIATE RELEASE**

**CONTACT PERSON:     NATHAN WILLIAMS**  
**(843) 266-1671**  
**[nathan.williams@usdoj.gov](mailto:nathan.williams@usdoj.gov)**

**Six Sentenced in \$800K Auto Loan Scheme**

**Charleston, South Carolina** ---- United States Attorney William N. Nettles stated today that six individuals have been sentenced for their roles in an auto loan scheme involving over \$800,000.00. Sentenced for conspiracy to commit bank fraud were William Brian Toadvine, age 34; Donald Toadvine, age 58, both of Mt. Pleasant; and Floyd Hargrove, age 41, from Bluffton. Three others, Daniel Kosmer Jr., of Greenville; Joyce Pozniko, 58, of Hanahan; and Elizabeth Donnelly, 47, of Beaufort, were all sentenced for providing false statements on a loan application. A seventh individual, Colin Slaven, age 38, has pled guilty to conspiracy to commit bank fraud and still awaits sentencing.

The defendants were convicted for their roles in a scheme to fraudulently obtain auto loans by providing false documentation to over 16 different banks and credit unions. Over the course of the scheme, the defendants obtained over \$800,000.00 from

the banks, at times using the proceeds from one loan to pay off others, in an attempt to keep the scheme running. All defendants were sentenced by United States District Judge Richard M. Gergel, who sentenced William and Donald Toadvine each to twenty-four months incarceration, to be followed by five years supervised release. Floyd Hargrove was sentenced to twelve months incarceration, to be followed by five years supervised release. Kosmer, Pozniko and Donnelly were each sentenced to three years of probation or supervised release. A sentencing date for Slaven has yet to be scheduled.

The case was investigated by agents of the FBI. Assistant United States Attorney Nathan Williams of the Charleston office prosecuted the case.

#####